

Statement of Condition
New Jersey Chartered Savings Banks
(in thousands of dollars)

	Dec 2003	Dec 2002
NUMBER OF INSTITUTIONS	26	26
ASSETS		
Total Cash & Due from Dep Inst	686,750	833,081
Investments*	19,013,750	17,399,191
Total Loans & Leases	17,023,878	14,845,885
Allowance for Ln & Lse Losses	101,987	100,965
Premises & Fixed Assets	245,699	230,212
Other Real Estate Owned	12,995	6,781
Other Assets	978,583	870,336
Total Assets	37,859,668	34,084,521
LIABILITIES AND CAPITAL		
Total Deposits	25,194,320	23,892,498
Borrowings	9,000,306	6,848,981
Other Liabilities	233,847	227,356
Total Liabilities	34,428,473	30,968,835
Total Equity Capital	3,431,195	3,115,686
Total Liabilities & Equity Cap	37,859,668	34,084,521
RATIOS		
Net Interest Margin	2.62%	2.97%
Return on Average Assets	0.95%	1.11%
Return on Average Equity	10.21%	11.55%
Total Loans/Total Deposits	67.57%	62.14%
Loss Allowance to Total Loans	0.60%	0.68%
Nonperforming Loans/GL	0.30%	0.36%
Net Charge-Offs to Total Loans & Lea	0.01%	0.10%
Core Capital/Adjusted Total Assets	9.12%	9.14%
Risk-Adjusted Capital Ratio	23.23%	23.80%

* Investments include Securities, Fed Funds Sold, Securities Purchased Under Resale, Trading Account Assets.

Dec 2001
26

578,053
13,585,168
13,924,566
96,125
207,194
4,561
747,322
28,950,739

20,494,428
5,365,194
182,922
26,042,544
2,908,195
28,950,739

2.75%
1.02%
9.60%
67.94%
0.69%
0.40%
0.01%
10.01%
24.89%
e Agreements, and